

General guidelines and info on homeowner claims

What to do if damage occurs to your home

- Call your insurance company or agent with your policy number and other relevant information as soon as possible. Be sure you cooperate fully with the insurance company and ask what documents, forms, and data you'll need.
- Take photographs/video of the damage.
- Make the repairs necessary to prevent further damage to your property (cover broken windows, leaking roofs and damaged walls). Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.
- Save all receipts, including those from the temporary repairs covered by your insurance policy.

If your home is damaged to the extent that you cannot live there, ask your insurance company if you have coverage for additional living expenses incurred for accommodations while repairs are being made and save all receipts to document these costs.

What damage to your home is covered?

Damage caused by wind, wind-driven rain, damage to your home from trees or other falling objects, collapse of a structure due to weight of ice or snow are all covered under most standard homeowners policies. Frozen pipes as the result of extreme cold weather may not be covered if the damage is due to negligence, such as failing to maintain an adequate temperature in the house when the ability to do so is there.

What damage to your home is not covered?

Interior water damage from a storm, when there is no damage to the roof or walls of your home, damage as the result of a flood, removal of fallen trees (if the trees do not land on and damage your home) food spoilage due to a power outage and water damage from backed-up drains or sewers are not covered under most standard homeowners policies. Some insurers offer endorsements (additional protection that may be purchased) for certain coverages not covered under the standard homeowner policy, so check with your agent or company to determine your needs.

Contact your state insurance department

If you have a dispute with your insurer about the amount or terms of the claims settlement, you can contact your state insurance department for assistance. For those in Utah call 801-538-3035 or 800-439-3805. To contact other state insurance departments visit the [NAIC website](#).

While the Utah Insurance Department licenses and regulates insurance companies and their representatives in Utah, we do not have the authority of a court to settle disputes of unwilling parties, or to order or enforce payment of individual claims. Some matters can only be settled in court. In the process of our regulatory investigation however, many problems are successfully resolved.